

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:

RICHARD E. PARKER  
SUZANNE G. LUCEY-PARKER  
Debtor(s)

Case No. 19-13529-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2019.
- 2) The plan was confirmed on 02/04/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/18/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$388,836.63.
- 10) Amount of unsecured claims discharged without full payment: \$97,541.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,764.00
Less amount refunded to debtor	\$164.00

**NET RECEIPTS:** **\$26,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,330.97
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,330.97**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Secured	15,491.00	15,004.88	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	628.74	628.74	138.91	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	946.00	946.62	946.62	222.18	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,266.00	1,266.60	1,266.60	297.34	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,712.00	1,655.97	1,655.97	388.69	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,803.00	1,803.79	1,803.79	423.45	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	NA	4,654.50	4,654.50	1,112.53	0.00
CHASE BANK USA NA	Unsecured	2,527.00	2,527.32	2,527.32	593.32	0.00
COLONIAL SAVINGS FA	Secured	205,139.00	201,853.81	323.67	323.67	0.00
DISCOVER BANK	Unsecured	3,420.00	3,420.76	3,420.76	803.05	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	7,821.78	7,821.78	1,869.56	0.00
KOHLS/CAPITAL ONE	Unsecured	2,887.00	NA	NA	0.00	0.00
LENDINGCLUB CORPORATION	Unsecured	10,000.00	15,604.72	15,604.72	3,729.87	0.00
LVNV FUNDING LLC	Unsecured	2,858.00	2,858.07	2,858.07	670.93	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	4,997.14	4,997.14	1,194.42	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,978.01	1,978.01	464.33	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	8,179.42	8,179.42	1,955.11	0.00
ONE MAIN FINANCIAL GROUP LLC	Secured	17,409.00	5,500.00	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	NA	11,531.28	11,531.28	436.75	0.00
PNC BANK	Unsecured	4,703.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,657.00	4,657.43	4,657.43	1,113.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,111.00	2,111.33	2,111.33	495.63	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	480.00	475.00	475.00	108.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,801.00	1,801.57	1,801.57	422.93	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,845.00	3,845.19	3,845.19	919.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,199.00	3,199.45	3,199.45	751.05	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,061.00	1,123.83	1,123.83	263.85	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,727.00	1,891.41	1,891.41	444.01	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,225.00	2,412.38	2,412.38	566.33	0.00
SYNCB/CAR CARE PEP BOY	Unsecured	475.00	NA	NA	0.00	0.00
SYNCB/HHGREG	Unsecured	13,112.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA	Unsecured	1,861.00	1,861.86	1,861.86	437.09	0.00
US BANK NA	Secured	24,910.00	24,448.70	122.79	122.79	0.00
VERIZON	Unsecured	2,933.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$323.67	\$323.67	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$122.79	\$122.79	\$0.00
<b>TOTAL SECURED:</b>	<b>\$446.46</b>	<b>\$446.46</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$93,254.17</b>	<b>\$19,822.57</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$6,330.97  
Disbursements to Creditors \$20,269.03

**TOTAL DISBURSEMENTS :** **\$26,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/18/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.